

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Wilmington Finance, Inc., does hereby sell, convey and specially warrant unto Warren J. Gardner and Dawn L. Gardner, as joint tenants with full rights of survivorship and not as tenants in common, the following described property located and situated in DeSoto County, Mississippi, to-wit:

INDEXING: Lot 105, Sec D,L akes of Nicholas Subd., DeSoto Co., MS

Lot 105, Section D, Lakes of Nicholas Subdivision in Section 17, Township 2 South,R ange 7 West, DeSoto County, Mississippi, according to the Plat thereof recorded in Book 88 at Page 40, of the office of the Chancery Clerk of DeSoto County, Mississippi.

EXCEPTED from the warranty hereof are all easements, rights of way, zoning ordinances, and restrictive and protective covenants, or record which may affect subject property.

AD VALOREM taxes for the current year shall be prorated between Grantor and Grantee herein on an estimated basis only. Once the actual tax amount is determined, if the proration as of this date is incorrect, the parties herein agree to account for any amounts owed to one another.

witness the signature of the Grantor, by its duly authorized officer this and day of August, 2008.

FIS Asset Management Solutions, Inc., as Attorney in Fact for Wilmington Finance, Inc.

By: Alexandra Medina, Vice President

state of Colorado county of Jefferson

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SABRINA TOUNZEN Notary Public State of Colorado

NOTARY PUBLIC

My Commission Expires: 03/30/2009

Grantor's Address:
10385 Westmoor Drive, Ste 100
Westminster, CO 80021
Telephone: 120 - 566 - 8730

THIS INSTRUMENT PREPARED BY:
GIDDENS & GIDDENS, Attorneys at Law
385 Edgewood Terrace Drive

Jackson, MS 39206 Telephone: (601) 373-4647 Grantee's Address:

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